

ATTACHMENT - CLAIMS LISTING

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-18. (Cancelled)

19. (Currently amended) For use in an electronic commerce system allowing a customer having an account with a first payment network operator service provider based in a home network to purchase goods and services from a merchant having an account with a second payment service provider based in a remote network operator,

a payment gateway for communication with at least one similar payment gateway for enabling a transaction desired by a customer having an account with a first payment service provider based in a home network operator from a merchant having an account with a second payment service provider based in a remote network operator, including:

~~a registrar for authenticating and authorizing the networks and payment service providers that said payment gateway recognizes as being valid parties to a transaction;~~

~~a peer recognizer for verifying the identity of other said payment gateways—in networks of network operators other than the network operator on which the peer recognizer is located participating in enabling a transaction;~~

~~a local transaction interface for accepting transaction requests, responses, and other messages, relating to a transaction, that originate with parties to the transaction that are based on the network on which said payment gateway is based and for providing transaction acknowledgements to requesting parties for verified transactions forwarding responses, requests, and other messages, relating to a transaction, to parties to the transaction that are based on the network on which said payment gateway is based; and~~

~~a router for determining, in their respective networks, the payment service providers and the other said payment gateways that are party to the transaction and for directing messages pertaining to the transaction to the respective parties;~~

a remote transaction interface adapted to transmit transaction requests received by the local transaction interface to one of the other payment gateways verified by the peer recognizer and identified as being the other side of the transaction, over a network connecting networks of different network operators, and to transmit transaction acknowledgements in response to transaction requests, in real time for accepting responses, requests, and other messages, relating to a transaction, that originate with parties to the transaction that are based on a network on which said payment gateway is not based and for forwarding requests, responses, and other messages, relating to a transaction, to parties to the transaction that are based on the network on which said payment gateway is not based; and

— a customer authenticator for verifying the identity of the customer to the remote payment service provider.

20-22. (Cancelled)

23. (Original) A payment gateway according to claim 19, further including a pricing agent for determining the total cost to the customer of the transaction, including charges added thereto by all parties to the transaction.

24. (Currently amended) A payment gateway according to claim 23, further including an advisor for relaying, from said pricing agent via said local transaction interface, the corrected total cost information to the customer via the remote network transaction interface and for returning, via said local transaction interface, the customer's confirmation to proceed with the transaction.

25. (Currently amended) A payment gateway according to claim 19, further including a foreign exchange adjuster for correcting the total cost of the transaction for differences in the currency exchange rates for currencies used by the parties to the transaction and for converting, according to suitable currency exchange rates, all costs and charges into

the currency employed by the first network operator payment service provider wherein the customer has an account.

26. (Cancelled)

27. (Currently amended) A payment gateway according to claim 19, wherein communication among said payment gateway and said at least one similar payment gateway is via a general SS7 network.

28-29. (Cancelled)

30. (Currently amended) A payment gateway according to claim 19, wherein said peer recognizer verifies the identity of other said payment gateways participating in enabling a transaction by means of a central payment gateway ~~on-said-general-network-operative~~ to notify all participating ~~said~~ payment gateways of the existence and identity of any new ~~said~~ payment gateways.

31. (Original) A payment gateway according to claim 19, wherein the customer has a multiplicity of accounts with a multiplicity of respective first payment service providers and wherein the customer selects a particular account for executing the transaction and wherein said router directs messages pertaining to the transaction to the first payment service provider with which the customer has the selected account.

32. (Original) A payment gateway according to claim 31, wherein the multiplicity of accounts of the customer includes at least one of: a credit card, a debit card, a preauthorized credit line, a prepaid debit account, a rechargeable prepaid debit account, a prepaid telephony account, and a postpaid telephony account.

33. (Original) A payment gateway according to claim 32, wherein the rechargeable prepaid debit account employs a memory storage device carried by the customer.

34. (Original) A payment gateway according to claim 33, wherein the memory storage device carried by the customer is readable by a contactless device at the location of the merchant.

35. (Currently amended) A payment gateway according to claim 19, wherein said comprising a customer authenticator which verifies the identity of the customer by means of at least one member of the group including: a signature, a SIM card, an identifying object, a secret code, and a biometric identifier.

36. (Currently amended) A payment gateway according to claim ~~19~~ 35, wherein said customer authenticator requires verification of the identity of the customer that requires confirmation from the first payment service provider wherein the customer has an account.

37. (Currently amended) A payment gateway according to claim ~~19~~ 35, wherein said customer authenticator requires verification of the identity of the customer that is completed by the customer at the location of the merchant.

38-56. (Cancelled)

57. (New) A method of performing a monetary transaction between first and second entities, comprising:

receiving by a second payment gateway belonging to a second cellular network operator, a request of a second entity to transfer money from an account of a first entity not registered with the second cellular network to an account of the second entity;

transferring the request of the second entity from the second payment gateway to a first payment gateway in a first cellular network managing the account of the first entity, over an inter cellular operator network;

receiving by the second payment gateway, from the first payment gateway, an acknowledgement of the money transfer in real time; and

notifying the second entity that money transfer was authorized responsive to receiving the acknowledgement.

58. (New) The method of claim 57, wherein transferring the request of the second entity from the second payment gateway to the first payment gateway comprises transferring through a master payment gateway, which links payment gateways of a plurality of cellular networks.

59. (New) The method of claim 57, further comprising authenticating the second entity from which the request to transfer money was received, before notifying that the money transfer was authorized.

60. (New) The method of claim 57, wherein transferring the request comprises transferring with the request an indication of a method to bill the first account, the method being selected from a group including billing a financial card and immediate cash billing.

61. (New) The method of claim 57, wherein receiving the request of a second entity comprises receiving a request with an indication of the cellular network of the first account.